IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application of: Charles Gordon FISHER, III Confirmation No.: 4435

Application No.: 10/054,192 Group Art Unit: 3609

Filed: January 22, 2002 Examiner: Richard M. Ross.

For: SYSTEM FOR AND METHOD OF Attorney Docket No.: 84417-4002

INDIVIDUAL ANNUITY PAYOUT

ADMINISTRATION

AMENDMENT

Mail Stop Amendment

Commissioner for Patents P.O. Box 1450 Alexandria VA 22313-1450

Sir:

Applicant respectfully requests the entry of the following amendments and comments into the file of this application.

Amendments to the Claims are reflected in the complete listing of all claims which begins on page 2 of this paper.

Remarks begin on page 13 of this paper.

Fees for the additional claims are authorized in the attached fee sheet. No other fees are believed to be due for the filing of this amendment. Should any fees be required, please charge such fees to Winston & Strawn LLP deposit account 50-1814.